

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Hwan Yul Yong
Hong Suk Yong
Debtors

Case No. 16-16644-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2018.
db/jdb +Hwan Yul Yong, Hong Suk Yong, 1902 Berks Road, Norristown, PA 19403-4820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JOSEPH L QUINN on behalf of Debtor Hwan Yul Yong CourtNotices@sjr-law.com
JOSEPH L QUINN on behalf of Joint Debtor Hong Suk Yong CourtNotices@sjr-law.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
THOMAS I. PULEO on behalf of Creditor United States Department of Agriculture Farm Service
Agency tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

HWAN YUL YONG and
HONG SUK YONG,

Debtors

UNITED STATES OF AMERICA, UNITED
STATES DEPARTMENT OF AGRICULTURE,
ACTING THROUGH THE FARM SERVICE
AGENCY,

Creditor

v.

HWAN YUL YONG and
HONG SUK YONG,

Debtors

Bankruptcy No. 16-16644-JKF

Chapter 13

**STIPULATION BETWEEN DEBTORS, HWAN YUL YONG AND HONG SUK YONG,
AND THE UNITED STATES OF AMERICA, ACTING THROUGH THE UNITED
STATES DEPARTMENT OF AGRICULTURE, FARM SERVICE AGENCY,
REGARING TREATMENT OF CLAIM NO. 11 AND THE OBJECTION TO
CONFIRMATION OF DEBTORS' AMENDED CHAPTER 13 PLAN**

Debtor's, Hwan Yul Yong and Hong Suk Yong, and the United States of America, acting through the Department of Agriculture, Farm Service Agency (hereinafter USDA), intending to resolve both Debtors' treatment of USDA's Claim in their proposed Amended Chapter 13 Plan, and the Objection of the USDA to the Amended Chapter 13 Plan, stipulate and agree as follows:

1. On September 20, 2016, Debtors, Hwan Yul Yong and Hong Suk Yong, filed this Chapter 13 bankruptcy case.
2. On March 16, 2017, the USDA, as the holder of a Promissory Note and secured by a Mortgage upon Debtors' real estate located at 343 Lancaster Avenue, Oxford, Chester County, Pennsylvania, and further secured by a Security Agreement on Chattels and Crops, filed a secured proof of claim (No. 11) setting forth pre-petition arrears in the amount of \$109,350.69.

The total claim amount is \$229,915.61.

3. On October 11, 2017, Debtors filed an Amended Chapter 13 Plan which provides for payment in the amount of \$9,000.00 to the Chapter 13 Trustee during the pendency of the bankruptcy proceeding towards the claim of the USDA.

4. The parties agree that upon the successful completion of the Debtors' proposed Amended Chapter 13 Plan, the balance then due and owing on USDA's claim shall be modified as follows: USDA will restructure the remaining balance of the debt to be paid with interest at 2% and a loan maturity date of January 25, 2045, in monthly installment directly to the USDA until the debt is paid in full.

5. The lien held by the USDA shall not be reduced or impaired by the pendency of this Chapter 13 bankruptcy

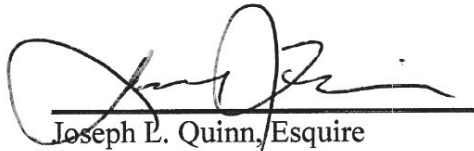
6. In exchange for payment of \$9,000.00 by the Chapter 13 Trustee, and the parties' agreement as to modification of the Debtors' long term, continuing debt, USDA agrees that the bankruptcy stay shall remain in effect.

7. The enforceability of the USDA's security interest in the real estate is not being determined or evidenced by this Stipulation between the parties.

8. The parties agree that a facsimile signature shall be considered an original signature.

We hereby agree to the form and entry of this Order:

1/9/2018
Date


Joseph L. Quinn, Esquire
Attorney for Debtor
Law Office of Stephen Ross, P.C.
152 E. High Street, Suite 100
Pottstown, PA 19464
(610) 323-5300

1/9/18

Date

/s/ Thomas I. Puleo

Thomas I. Puleo, Esquire
Attorney for Creditor, USDA
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
(215) 825-6307

1/10/2018

Date

/s/ Polly A. Langdon, Esquire

Polly A. Langdon, Esquire
Staff Attorney
Frederick L. Reigle, Esquire
Standing Chapter 13 Trustee
2901 St. Lawrence Avenue
P.O. Box 4010
Reading, PA 19606

BY THE COURT:

The foregoing Stipulation is hereby approved.

January 11, 2018

Date



JEAN K. FITZSIMON
United States Bankruptcy Judge